
By Mr. Jordan of Revere, petition of Peter J. Jordan for legislation to provide for demerit rating under the compulsory motor vehicle liability insurance law. Insurance.

The Commonwealth of Massachusetts

In the Year One Thousand Nine Hundred and Forty-Seven.

AN ACT PROVIDING FOR DEMERIT RATING, SO CALLED,
UNDER THE COMPULSORY MOTOR VEHICLE LIABILITY
INSURANCE LAW.

*Be it enacted by the Senate and House of Representatives
in General Court assembled, and by the authority of the
same, as follows:*

1 SECTION 1. The commissioner of insurance shall
2 prepare and publish rules and regulations in accord-
3 ance with which the registrar of motor vehicles shall
4 classify car owners who have been responsible for
5 accidents or have otherwise conducted themselves
6 in such a way as to call for classification for the pur-
7 poses of demerit rating under the compulsory motor
8 vehicle liability insurance law of the commonwealth.
9 Car owners shall be classified in class A, or class B
10 according to the seriousness of the accidents for
11 which they have been responsible. The registrar
12 shall accept no certificate of insurance nor any surety
13 company bond unless such certificate or bond shall
14 show in such manner as said rules provide that the

15 premiums for the insurance certified or for such
16 bond have been charged and paid as follows: for
17 class A the approved minimum rate plus twenty-
18 five per cent; for class B the approved minimum rate
19 plus fifty per cent.

20 Any insurance or surety company or any agent
21 thereof who shall wilfully certify that there has been
22 charged or paid a premium other than that actually
23 charged and paid shall be fined not less than
24 dollars nor more than dollars.

25 Car owners who have not been responsible for any
26 accident shall be entitled to the approved minimum
27 rate until they become responsible for an accident
28 and are classified in said class A or class B.

1 SECTION 2. The rules and regulations above called
2 for shall also specify the conditions and procedure
3 under which any person classified in any one of the
4 two classes mentioned may, after the expiration of
5 twelve months from such classification, without
6 further fault apply for reclassification in the next less
7 serious class, or for elimination of his classification if
8 he has been placed in class A. Such rules shall also
9 provide for reclassification by the registrar of any
10 classified person who shall commit an additional
11 offence or be responsible for such other accident in
12 addition to the one which caused the original classifica-
13 tion. Any person aggrieved by any classification of
14 the registrar may apply for reclassification or elimina-
15 tion of classification to the appeal board in the division
16 of insurance.